

B6A (Official Form 6A) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead 1529 Castle Ridge Rd Ft. Worth, TX 76140	own fee simple	-	\$111,800.00	\$111,976.54
<b>Total:</b>			<b>\$111,800.00</b>	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash	-	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		H&R Block Emerald Card P.O. Box 10364 Kansas City, MO 64171 debit card	-	\$300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video and computer equipment.		furnishings	-	\$1,400.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		clothing	-	\$200.00
7. Furs and jewelry.		costume jewelry	-	\$50.00
8. Firearms and sports, photographic, and other hobby equipment.		cameras, mp3player, softball equipment, bicycle	-	\$250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Chrysler PT Cruiser (surrendered after filing) Debtor is driving a vehicle provided by her niece and is making the monthly payments on that vehicle	-	\$3,625.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		2 dogs, 2 cats	-	\$0.00
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<div> <div>3</div> <div>continuation sheets attached</div> </div> <div> <div>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</div> <div>Total &gt;</div> </div>				<b>\$5,845.00</b>

B6C (Official Form 6C) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
cash	11 U.S.C. § 522(d)(5)	\$20.00	\$20.00
H&R Block Emerald Card P.O. Box 10364 Kansas City, MO 64171	11 U.S.C. § 522(d)(5)	\$300.00	\$300.00
debit card			
furnishings	11 U.S.C. § 522(d)(3)	\$1,400.00	\$1,400.00
clothing	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
costume jewelry	11 U.S.C. § 522(d)(4)	\$50.00	\$50.00
cameras, mp3player, softball equipment, bicycle	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
2005 Chrysler PT Cruiser (surrendered after filing) Debtor is driving a vehicle provided by her niece and is making the monthly payments on that vehicle	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$3,225.00 \$400.00	\$3,625.00
2 dogs, 2 cats	11 U.S.C. § 522(d)(3)	\$0.00	\$0.00
		<b>\$5,845.00</b>	<b>\$5,845.00</b>

B6D (Official Form 6D) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN: <b>Mortgage</b> COLLATERAL: <b>Homestead</b> REMARKS:					
<b>Bank of America</b> <b>P.O. Box 260489</b> <b>Plano, TX 75026-0489</b>	-	VALUE: <b>\$0.00</b>				<b>\$111,976.54</b>	<b>\$111,976.54</b>
ACCT #:		DATE INCURRED: <b>Various</b> NATURE OF LIEN: <b>Mortgage arrears</b> COLLATERAL: <b>Homestead</b> REMARKS:					
<b>Bank of America</b> <b>P.O. Box 260489</b> <b>Plano, TX 75026-0489</b>	-	VALUE: <b>\$8,200.00</b>			X	<b>\$8,200.00</b>	
<b>Subtotal (Total of this Page) &gt;</b>						<b>\$120,176.54</b>	<b>\$111,976.54</b>
<b>Total (Use only on last page) &gt;</b>						<b>\$120,176.54</b>	<b>\$111,976.54</b>

      No       continuation sheets attached(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached



B6E (Official Form 6E) (12/07) - Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: <b>Patrick D. West Law Firm, P.C. 4420 W. Vickery Blvd., Suite 100 Fort Worth, TX 76107-6259</b>	-	DATE INCURRED: <b>10/30/2009</b> CONSIDERATION: <b>Attorney Fees</b> REMARKS:				<b>\$2,900.00</b>	<b>\$2,900.00</b>	<b>\$0.00</b>
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						<b>\$2,900.00</b>	<b>\$2,900.00</b>	<b>\$0.00</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						<b>\$2,900.00</b>		
<b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							<b>\$2,900.00</b>	<b>\$0.00</b>

B6F (Official Form 6F) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>7th Avenue 1112 7th Ave Monroe, WI 53566-1364</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$150.00</b>
ACCT #: <b>American Medical Collection 2269 S. Saw Mill River Road Building 3 Elmsford, NY 10528</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$446.00</b>
ACCT #: <b>Cabela's Visa P.O. Box 82609 Lincoln, NE 68501</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$882.08</b>
ACCT #: <b>Cavalry Portfolio Services, LLC 7 Skyline Drive, Third Floor Hawthorne, NY 10532</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$586.00</b>
ACCT #: <b>Chek Cash/Signature Loan 5421 E. RL Thornton Frwy Dallas, TX 75223-1937</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$538.00</b>
ACCT #: <b>Collections Unlimited 2000 Dairy Ashford #680 Houston, TX 77077</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$168.00</b>
<b>Subtotal &gt;</b>						<b>\$2,770.08</b>
<b>Total &gt;</b>						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Columbia House</b> <b>P.O. Box 91601</b> <b>Indianapolis, IN 46291</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$54.00</b>
ACCT #: <b>Covington Credit of Texas</b> <b>6468 Brentwood Stair Rd</b> <b>Fort Worth, TX 76112-3228</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$372.00</b>
ACCT #: <b>Credit Systems Int'l</b> <b>1277 Country Club Ln</b> <b>Ft. Worth, TX 76112</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$82.00</b>
ACCT #: <b>Debt Recovery Solutions</b> <b>P.O. Box 9001</b> <b>Westbury, NY 11590</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - Sprint PCS</b> REMARKS:				<b>\$304.23</b>
ACCT #: <b>Direct Loans</b> <b>U.S. Dept of Education</b> <b>P.O. Box 530260</b> <b>Atlanta, GA 30353-0260</b>	-	DATE INCURRED: CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$7,196.79</b>
ACCT #: <b>Diversified Credit Systems</b> <b>P.O. Box 3424</b> <b>Longview, TX 75606</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - SW Ft. Worth Endoscopy</b> REMARKS:				<b>\$157.97</b>

Sheet no. 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$8,166.99**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>EECU</b> <b>P.O. Box 1777</b> <b>Ft. Worth, TX 76101</b>	-	DATE INCURRED: CONSIDERATION: <b>Purchase Money</b> REMARKS:				<b>\$369.00</b>
ACCT #: <b>Franklin Coll./BS GA</b> <b>2978 W. Jackson St.</b> <b>Tupelo, MS 38801</b>	-	DATE INCURRED: CONSIDERATION: <b>Collection attorney</b> REMARKS:				<b>\$267.00</b>
ACCT #: <b>GFS Financvial Solutions</b> <b>P.O. Box 4865</b> <b>Beaverton, OR 97076</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$2,585.11</b>
ACCT #: <b>Ginny's</b> <b>1112 7th Avenue</b> <b>Monroe, WI 53566-1364</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$183.00</b>
ACCT #: <b>Jefferson Capital System</b> <b>16 McLeland Rd</b> <b>Saint Cloud, MN 56303</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - 12 Purpose Money</b> REMARKS:				<b>\$819.00</b>
ACCT #: <b>Mike Carlson Motor Company</b> <b>1301 E. Weatherford</b> <b>Ft. Worth, TX 76102</b>	-	DATE INCURRED: CONSIDERATION: <b>Repossession Deficiency</b> REMARKS:			X	<b>\$0.00</b>

Sheet no. 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$4,223.11**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>NCO - Medclear</b> <b>P.O. Box 41448</b> <b>Philadelphia, PA 19101</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$1,466.00</b>
ACCT #: <b>NCO - MedClr</b> <b>P.O. Box 8547</b> <b>Philadelphia, PA 19101</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical Bill</b> REMARKS:				<b>\$535.00</b>
ACCT #: <b>NCO Fin 99</b> <b>507 Prudential Road</b> <b>Horsham, PA 19044</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$1,466.00</b>
ACCT #: <b>NCO Fin/27</b> <b>P.O. Box 7216</b> <b>Philadelphia, PA 19101</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$258.00</b>
ACCT #: <b>NCO Medclear</b> <b>P.O. Box 41448</b> <b>Philadelphia, PA 19101</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$535.00</b>
ACCT #: <b>NTL Recovery Agency</b> <b>4201 Crums Mill Rd</b> <b>Harrisburg, PA 17112-2824</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$84.00</b>
Sheet no. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$4,344.00</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Oxford Collection SE</b> <b>135 Maxess Rd. Ste 2A</b> <b>Melville, NY 11747</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$92.00</b>
ACCT #: <b>Rick Gatlin Carpet Care</b> <b>P.O. Box 60144</b> <b>Ft. Worth, TX 76115</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$252.33</b>
ACCT #: <b>Southwest Recovery Service</b> <b>15400 Knoll Trail</b> <b>Dallas, TX 75248</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:				<b>\$160.00</b>
ACCT #: <b>Through the Country Door</b> <b>1112 7th Avenue</b> <b>Monroe, WI 53566-1364</b>	-	DATE INCURRED: CONSIDERATION: <b>Purchase Money</b> REMARKS:				<b>\$160.00</b>
ACCT #: <b>WFCB/Blair Catalog</b> <b>P.O. Box 2974</b> <b>Shawnee Mission, KS 66201</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$91.00</b>
ACCT #: <b>Worlds Foremost Bank</b> <b>4800 NW 1st St., Ste 300</b> <b>Lincoln, NE 68521</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured debt</b> REMARKS:				<b>\$882.00</b>
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$1,637.33</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						<b>Total &gt;</b> <b>\$21,141.51</b>

B6G (Official Form 6G) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



B6I (Official Form 6I) (12/07)

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Single</b>	Relationship(s): Age(s):	Relationship(s): Age(s):
<b>Employment:</b>	Debtor	Spouse
Occupation	Sales Service Rep	
Name of Employer	Corrugated Service Inc	
How Long Employed	1 yr 10 months	
Address of Employer	855 E Hwy 80 Forney, TX 75126	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

**DEBTOR****SPOUSE**

\$2,931.63

2. Estimate monthly overtime

\$0.00

3. SUBTOTAL

**\$2,931.63**

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes (includes social security tax if b. is zero)

\$318.98

b. Social Security Tax

\$175.15

c. Medicare

\$40.80

d. Insurance

\$149.33

e. Union dues

\$0.00

f. Retirement

\$0.00

g. Other (Specify) \_\_\_\_\_

\$0.00

h. Other (Specify) \_\_\_\_\_

\$0.00

i. Other (Specify) \_\_\_\_\_

\$0.00

j. Other (Specify) \_\_\_\_\_

\$0.00

k. Other (Specify) \_\_\_\_\_

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

**\$684.26**

6. TOTAL NET MONTHLY TAKE HOME PAY

**\$2,247.37**

7. Regular income from operation of business or profession or farm (Attach detailed stmt)

\$0.00

8. Income from real property

\$0.00

9. Interest and dividends

\$0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$0.00

11. Social security or government assistance (Specify):

\$0.00

12. Pension or retirement income

\$0.00

13. Other monthly income (Specify):

a. Rent paid by roommate

\$400.00

b. \_\_\_\_\_

\$0.00

c. \_\_\_\_\_

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

**\$400.00**

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

**\$2,647.37**

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

**\$2,647.37**

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None.**

B6J (Official Form 6J) (12/07)

IN RE: **Lori Ruth Dickinson**Case No. **09-47016-DML**

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,044.88
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: satellite	\$100.00 \$65.00 \$62.00 \$33.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$40.00 \$300.00 \$50.00 \$5.00 \$25.00 \$275.00 \$100.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$88.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Taking over niece's car payment b. Other: c. Other: d. Other:	\$230.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$2,417.88</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$2,647.37 \$2,417.88 \$229.49

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER		
A - Real Property	Yes	1	\$111,800.00				
B - Personal Property	Yes	4	\$5,845.00				
C - Property Claimed as Exempt	Yes	1					
D - Creditors Holding Secured Claims	Yes	1				\$120,176.54	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2				\$2,900.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5				\$21,141.51	
G - Executory Contracts and Unexpired Leases	Yes	1					
H - Codebtors	Yes	1					
I - Current Income of Individual Debtor(s)	Yes	1					\$2,647.37
J - Current Expenditures of Individual Debtor(s)	Yes	1					\$2,417.88
TOTAL		18	\$117,645.00	\$144,218.05			

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re **Lori Ruth Dickinson**Case No. **09-47016-DML**Chapter **13****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$2,647.37</b>
Average Expenses (from Schedule J, Line 18)	<b>\$2,417.88</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$2,868.09</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$111,976.54</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$2,900.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$21,141.51</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$133,118.05</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Lori Ruth Dickinson**

Case No. **09-47016-DML**  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 11/16/2009

Signature /s/ Lori Ruth Dickinson  
Lori Ruth Dickinson

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]